

Public School Health Plan Options & Rates for Active Employees

Effective October 1, 2004 - September 30, 2005, Self-Insured Health Plan

	Medical/ Behavioral/EAP	Prescription Drug	Life & AD&D	Retirement Subsidy	**Total Monthly Insurance Premium	Self-Insured Reserve Component	Minimum District Contribution	*TOTAL MONTHLY EMPLOYEE COST	Health Savings Account	
									*HSA Mandatory Minimum Monthly Account Contribution	*HSA PPO Total Minimum Monthly Employee Cost
Employee Only										
Blue Cross Blue Shield PPO	\$227.16	\$63.75	\$0.65	\$11.20	\$302.76	\$8.00	(\$131.00)	\$179.76	-	-
NovaSys PPO	\$226.64	\$63.75	\$0.65	\$11.20	\$302.24	\$8.00	(\$131.00)	\$179.24	-	-
Health Advantage POS	\$204.18	\$63.75	\$0.65	\$11.20	\$279.78	\$8.00	(\$131.00)	\$156.78	-	-
NovaSys POS	\$203.66	\$63.75	\$0.65	\$11.20	\$279.26	\$8.00	(\$131.00)	\$156.26	-	-
QualChoice POS	\$227.24	\$63.75	\$0.65	\$11.20	\$302.84	\$8.00	(\$131.00)	\$179.84	-	-
Health Advantage HMO	\$195.68	\$63.75	\$0.65	\$11.20	\$271.28	\$8.00	(\$131.00)	\$148.28	-	-
NovaSys HMO	\$195.18	\$63.75	\$0.65	\$11.20	\$270.78	\$8.00	(\$131.00)	\$147.78	-	-
QualChoice HMO	\$209.88	\$63.75	\$0.65	\$11.20	\$285.48	\$8.00	(\$131.00)	\$162.48	-	-
*NovaSys HSA PPO (High Deductible)	\$172.68	\$63.75	\$0.65	\$11.20	\$248.28	\$8.00	(\$131.00)	\$125.28	\$20.00	\$145.28
Employee & Spouse										
Blue Cross Blue Shield PPO	\$630.27	\$171.86	\$0.65	\$11.20	\$813.98	\$8.00	(\$131.00)	\$690.98	-	-
NovaSys PPO	\$629.77	\$171.86	\$0.65	\$11.20	\$813.48	\$8.00	(\$131.00)	\$690.48	-	-
Health Advantage POS	\$566.13	\$171.86	\$0.65	\$11.20	\$749.84	\$8.00	(\$131.00)	\$626.84	-	-
NovaSys POS	\$565.63	\$171.86	\$0.65	\$11.20	\$749.34	\$8.00	(\$131.00)	\$626.34	-	-
QualChoice POS	\$630.43	\$171.86	\$0.65	\$11.20	\$814.14	\$8.00	(\$131.00)	\$691.14	-	-
Health Advantage HMO	\$542.45	\$171.86	\$0.65	\$11.20	\$726.16	\$8.00	(\$131.00)	\$603.16	-	-
NovaSys HMO	\$541.93	\$171.86	\$0.65	\$11.20	\$725.64	\$8.00	(\$131.00)	\$602.64	-	-
QualChoice HMO	\$582.01	\$171.86	\$0.65	\$11.20	\$765.72	\$8.00	(\$131.00)	\$642.72	-	-
*NovaSys HSA PPO (High Deductible)	\$466.59	\$171.86	\$0.65	\$11.20	\$650.30	\$8.00	(\$131.00)	\$527.30	\$20.00	\$547.30
Employee & Child(ren)										
Blue Cross Blue Shield PPO	\$408.00	\$112.07	\$0.65	\$11.20	\$531.92	\$8.00	(\$131.00)	\$408.92	-	-
NovaSys PPO	\$407.48	\$112.07	\$0.65	\$11.20	\$531.40	\$8.00	(\$131.00)	\$408.40	-	-
Health Advantage POS	\$366.60	\$112.07	\$0.65	\$11.20	\$490.52	\$8.00	(\$131.00)	\$367.52	-	-
NovaSys POS	\$366.10	\$112.07	\$0.65	\$11.20	\$490.02	\$8.00	(\$131.00)	\$367.02	-	-
QualChoice POS	\$408.14	\$112.07	\$0.65	\$11.20	\$532.06	\$8.00	(\$131.00)	\$409.06	-	-
Health Advantage HMO	\$351.34	\$112.07	\$0.65	\$11.20	\$475.26	\$8.00	(\$131.00)	\$352.26	-	-
NovaSys HMO	\$350.84	\$112.07	\$0.65	\$11.20	\$474.76	\$8.00	(\$131.00)	\$351.76	-	-
QualChoice HMO	\$376.84	\$112.07	\$0.65	\$11.20	\$500.76	\$8.00	(\$131.00)	\$377.76	-	-
*NovaSys HSA PPO (High Deductible)	\$304.58	\$112.07	\$0.65	\$11.20	\$428.50	\$8.00	(\$131.00)	\$305.50	\$20.00	\$325.50
Employee & Family										
Blue Cross Blue Shield PPO	\$638.27	\$172.48	\$0.65	\$11.20	\$822.60	\$8.00	(\$131.00)	\$699.60	-	-
NovaSys PPO	\$637.75	\$172.48	\$0.65	\$11.20	\$822.08	\$8.00	(\$131.00)	\$699.08	-	-
Health Advantage POS	\$573.91	\$172.48	\$0.65	\$11.20	\$758.24	\$8.00	(\$131.00)	\$635.24	-	-
NovaSys POS	\$573.39	\$172.48	\$0.65	\$11.20	\$757.72	\$8.00	(\$131.00)	\$634.72	-	-
QualChoice POS	\$638.47	\$172.48	\$0.65	\$11.20	\$822.80	\$8.00	(\$131.00)	\$699.80	-	-
Health Advantage HMO	\$550.17	\$172.48	\$0.65	\$11.20	\$734.50	\$8.00	(\$131.00)	\$611.50	-	-
NovaSys HMO	\$549.67	\$172.48	\$0.65	\$11.20	\$734.00	\$8.00	(\$131.00)	\$611.00	-	-
QualChoice HMO	\$589.85	\$172.48	\$0.65	\$11.20	\$774.18	\$8.00	(\$131.00)	\$651.18	-	-
*NovaSys HSA PPO (High Deductible)	\$472.83	\$172.48	\$0.65	\$11.20	\$657.16	\$8.00	(\$131.00)	\$534.16	\$20.00	\$554.16

*Participation in the "HSA PPO (High Deductible)" plan and the Health Savings Account (HSA) are tied. A minimum mandatory member contribution of \$20.00 per month to the HSA is required for participation in the NovaSys HSA High Deductible PPO plan. The Health Savings Account must adhere to federal guidelines. See far right column for total minimum monthly cost.

** Medical, Behavioral Health/EAP, Prescription Drug, Life, Accidental Death & Dismemberment (AD&D), and Retirement Subsidy are all components of the Total Premium and cannot be purchased separately.